

Listing of the Claims

1. (previously presented) A computer-implemented method for providing insurance information across a network, comprising:

receiving an access code from a user via the network;

receiving a password from a user via the network;

executing computer-implemented instructions for determining a user class of the user from the access code and password, the user class being one of an agent or a certificate holder;

in the event that the user is an agent, permitting the agent to enter insurance information including a certificate of insurance for an insured;

storing the insurance information along with the date and time of entry as a record in a database;

executing computer-implemented instructions for generating an access code and password corresponding to the insured;

in the event that the user is a certificate holder, permitting the certificate holder to view insurance information for the insured corresponding to the insured's access code and password;

receiving a set of insurance requirements from the certificate holder via the network;

executing computer-implemented instructions for comparing the set of insurance requirements from the certificate holder to the insurance information for the insured to determine if the insurance information complies with the set of insurance requirements; and

executing computer-implemented instructions for displaying an exception report to the certificate holder if the insurance information fails to comply with any of the set of insurance requirements, the exception report indicating which of the insured's insurance information violated the set of insurance requirements.

2. (previously presented) The method of claim 1, wherein a certificate holder may enter a plurality of access codes and passwords via the network, each of the plurality of access codes and passwords corresponding to a single insured of a plurality of insureds.

3. (previously presented) The method of claim 2, further comprising:
permitting the certificate holder to view insurance information for each of the plurality of insureds simultaneously via the network; and
displaying a compliance report to the certificate holder, the compliance report indicating which of each of the plurality of insureds' insurance information violates the set of insurance requirements.

4. (previously presented) The method of claim 3, wherein the compliance report is presented as a table, the table having one row corresponding to each of the plurality of insureds and one column corresponding to each requirement of the set of insurance requirements.

5. (canceled)

6. (previously presented) A computer-implemented method for retrieving and evaluating insurance information across a network, comprising:

inputting at a computer in the network an access code and password for at least one insured;

receiving via the network at least one insurance record comprised of at least one category of insurance coverage for the at least one insured;

inputting at a computer in the network at least one user-specified insurance requirement of a certificate holder who is not the insurance agent;

executing computer-implemented instructions for comparing the insurance record for the insured to the user-specified insurance requirement of the certificate holder to determine if the insurance information complies with the user-specified requirement; and

displaying the results of the comparison.

7. (previously presented) The method of claim 6, wherein the computer-implemented instructions for comparing the insurance record to the user-specified insurance requirement comprises computer-implemented instructions for:

determining whether the user has specified a coverage minimum for at least one insurance category;

determining from the at least one category of insurance coverage comprising the at least one insurance record whether the at least one insured's coverage meets or exceeds the coverage minimum;

creating a table, the table comprised of at least one row corresponding to each of the at least one insured and at least one column corresponding to each of the at least one categories of insurance coverage, the intersection of the at least one row and at least one column forming at least one cell; and

placing in the at least one cell an indicator corresponding to the results of determining whether the at least one insured's coverage meets or exceeds the coverage minimum.

8. (original) The method of claim 7, wherein the indicator further indicates whether the at least one insured's coverage is cancelled or expired.

9. (original) The method of claim 8, wherein the indicator indicating that the at least one insured's coverage is expired is the date of expiration.

10. (canceled)

11. (previously presented) The method of claim 1, further comprising executing a division function for limiting the contents of the exception report.

12. (previously presented) The method of claim 11, wherein the division function includes at least one of the following categories: subsidiary, division, region, branch office, project, territory location, or product.

13. (previously presented) The method of claim 1, wherein the set of insurance requirements received from the certificate holder are minimum insurance requirements the certificate holder requires of the insured.

14. (previously presented) The method of claim 6, further comprising providing the certificate holder with a compliance report for at least one of a plurality of requirement sets.

15. (previously presented) A system of providing proof of an insured's insurance via a network, comprising:

- at least one computer-readable medium;

- computer-implemented instructions provided on the at least one computer-readable medium, the computer-implemented instructions for:

 - receiving insurance information for proof of insurance from an agent for an insured of the agent;

 - storing the insurance information electronically in a database;

 - comparing the insurance information to a certificate holder's insurance requirements for the insured to determine whether the insured complies with the certificate holder's insurance requirements; and

 - providing the insurance information as proof of insurance from the database over a network to the certificate holder who is not the agent, the proof of insurance indicating whether the insured complies with the certificate holder's insurance requirements.

16. (previously presented) The system of claim 15, further comprising computer-implemented instructions for generating a compliance report summarizing the compliance status of each coverage for all insureds.

17. (previously presented) The system of claim 15, wherein providing the insurance information to the certificate holder is for each insured for whom the certificate holder has an access code and password.

18. (previously presented) The system of claim 15, further comprising computer-implemented instructions for issuing electronic notices to the certificate holder.

19. (previously presented) The system of claim 15, further comprising computer-implemented instructions for indicating whether the at least one insured's coverage is cancelled or expired.

20. (previously presented) The system of claim 15, further comprising computer-implemented instructions for providing a certificate holder with internet access to the insurance information from a centralized certificate storage repository.

21. (previously presented) The system of claim 15, further comprising computer-implemented instructions for comparing certificates to a certificate holders custom requirements.

22. (previously presented) The system of claim 15, further comprising computer-implemented instructions for validating insurance ratings by at least one independent rating organization.